

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Not for submission under 37 CFR 1.99)

Application Number 09010193

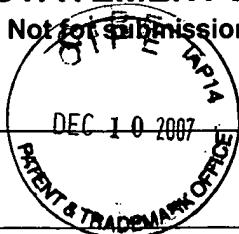
Filing Date 1998-01-21

First Named Inventor David Lee Garrison

Art Unit 2164

Examiner Name Rimell, Samuel G.

Attorney Docket Number 23952-0046

**U.S. PATENTS**

Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
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	2	4908850		1990-03-13	Masson et al.	
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	4	5153907		1992-10-06	Pugh et al.	
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	7	5909670		1999-06-01	Trader et al.	
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	9	5432326		1995-07-11	Noblett, Jr., et al.	
	10	5826245		1998-10-20	Sandberg-Diment	
	11	5707286		1998-01-13	Carlson	
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	13	5504677		1996-04-02	Pollin	
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	15	5717868		1998-02-10	James	
	16	5781654		1998-07-14	Carney	
	17	5819291		1998-10-06	Haimowitz et al.	
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20	59534271		1999-09-14	Cordery et al.	
21	5966698		1999-10-21	Pollin	
22	6119104		2000-09-12	Brumbelow et al.	
23	6026385		2000-02-15	Harvey et al.	

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U.S.PATENT APPLICATION PUBLICATIONS

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FOREIGN PATENT DOCUMENTS

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	1	0649105	EP		1995-04-19	Xerox Corporation		<input type="checkbox"/>
	2	2283588	GB		1995-05-10	Signview Developments Ltd.		<input type="checkbox"/>

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3	63268086	JP		1988-04-11	Toyo Comm. Equipment Co. Ltd.	Abstract	<input checked="" type="checkbox"/>
4	9956219	WO		1999-11-04	The Clearing House Service Company LLC		<input type="checkbox"/>
5	0008612	WO		2000-02-17	Crisplant		<input type="checkbox"/>
6	9734243	WO		1997-09-18	Neo Core LLC		<input type="checkbox"/>
7	780807	EP		1997-06-25	Pitney Bowes Inc.		<input type="checkbox"/>
8	782108	EP		1996-12-19	Pitney Bowes Inc.		<input type="checkbox"/>
9							<input type="checkbox"/>

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NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
	1	Anonymous, "Industry Protests Curb US Routing Number Reforms", Cash Management News, July/Aug. 1994, n101, pgs. 1-2.	<input type="checkbox"/>
	2	Bruce Zagaris and Scott B. MacDonald, "Money Laundering, Financial Fraud, and Technology: The Perils of an Instantaneous Economy", The George Washington Journal of International Law and Economics, Washington: 1992, Vol. 26m Iss. 1: pages 1-32.	<input type="checkbox"/>

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3	Declaration of Mary Elizabeth Lawson (3 pages).	<input type="checkbox"/>
4	Notess, Greg et al., "On The Nets: Internet Ready Reference Resources," [Downloaded from PROQUEST]. Vol. 19, no. 2, April/May 1996, pp. 88-91.	<input type="checkbox"/>
5	"Postalsoft Inc., Delivers Address-Correction Tool," American Banker [Downloaded from PROQUEST]. Vol. 159, no. 88, May 9, 1994, p.16A [printed pages 1-2].	<input type="checkbox"/>
6	"1995 Software Guide: Conveying the message faster, more efficiently," Direct Marketing [Downloaded from PROQUEST]. Vol. 58, No. 2, June 1995. p.46-[printed pages 1-10].	<input type="checkbox"/>
7	"11-digit Zip Code Causes Concern," March 1993, Direct, p.16.	<input type="checkbox"/>
8	Pavely, Richard W., "Automation brings changes to USPS," Jan. 1993, Office, v117n1, p:42.	<input type="checkbox"/>
9	"History of the U.S. Postal Service: 1775-1993," Downloaded from Internet: <URL: www.usps.com/history/history/his3_5.htm> [retrieved on 07-30-2002].	<input type="checkbox"/>
10	Disclosure Under 37 C.F.R. 1.56 (3 pages).	<input type="checkbox"/>
11	"Communications in Managing Modern Payment Systems," Management Accounting, Jul./Aug. 1997, vol. 75, no. 7, London.	<input type="checkbox"/>
12	"The Card Industry Cools Its Heels Waiting for a Fraud-Busting Code," Credit Card News." The Gale Group, May 1, 1993, vol. 5, no. 26, The Gale Group.	<input type="checkbox"/>
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